

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re:

CRAIG KRISTUFEK  
LANIE KRISTUFEK  
Debtor(s)

Case No. 09-05305

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/19/2009.
- 2) The plan was confirmed on 05/15/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/03/2009.
- 5) The case was converted on 01/08/2010.
- 6) Number of months from filing to last payment: 5.
- 7) Number of months case was pending: 12.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$61,300.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$2,100.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:**

**\$2,100.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$117.60
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$117.60**

Attorney fees paid and disclosed by debtor: \$2,500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAS SERVICING CO	Secured	0.00	NA	NA	0.00	0.00
AMERICAS SERVICING CO	Secured	0.00	NA	NA	0.00	0.00
CITIFINANCIAL	Secured	0.00	NA	NA	0.00	0.00
CONDELL MEDICAL CENTER	Unsecured	523.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	785.00	907.47	907.47	3.58	0.00
ECAST SETTLEMENT CORP	Unsecured	NA	1,134.17	1,134.17	4.48	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	2,800.00	2,968.44	2,968.44	11.73	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	6,565.00	6,171.79	6,171.79	24.35	0.00
ECMC	Unsecured	NA	11,872.84	11,872.84	46.85	0.00
ECMC	Unsecured	120,000.00	30,395.40	30,395.40	119.94	0.00
ECMC	Unsecured	NA	30,659.70	30,659.70	120.98	0.00
GREAT LAKES EDUCATIONAL SRV	Unsecured	NA	21,977.83	21,977.83	86.72	0.00
HFC COMPANY	Unsecured	15,700.00	16,442.69	16,442.69	64.88	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	NA	185,244.17	185,244.17	730.97	0.00
NISSAN MOTOR ACCEPTANCE CORP	Secured	0.00	0.00	0.00	0.00	0.00
NISSAN MOTOR ACCEPTANCE CORP	Secured	0.00	0.00	0.00	0.00	0.00
PEDIATRIC SPECIALIST	Unsecured	281.00	281.80	281.80	1.11	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	9,000.00	10,452.74	10,452.74	41.25	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	383.58	383.58	1.52	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	8,000.00	8,425.98	8,425.98	33.25	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	4,700.00	5,895.61	5,895.61	23.26	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	670.00	712.32	712.32	2.81	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	1,720.68	1,720.68	6.80	0.00
ROUNDUP FUNDING LLC	Unsecured	NA	375.10	375.10	1.48	0.00
ROUNDUP FUNDING LLC	Unsecured	1,000.00	1,036.56	1,036.56	4.09	0.00
SALLIE MAE SERVICING CORP	Unsecured	NA	58,992.45	58,992.45	232.78	0.00
SALLIE MAE SERVICING CORP	Unsecured	NA	58,047.07	58,047.07	229.05	0.00
SALLIE MAE SERVICING CORP	Unsecured	NA	41,321.47	41,321.47	163.05	0.00
WELLS FARGO FINANCIAL INC	Unsecured	NA	6,961.67	6,961.67	27.47	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$502,381.53</b>	<b>\$1,982.40</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$117.60</u>
Disbursements to Creditors	<u>\$1,982.40</u>

**TOTAL DISBURSEMENTS :** **\$2,100.00**

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 02/10/2010

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.